

Implementation of SAK E-MKM: Key Factor in Improving MSME Performance

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Abstrak

Tujuan - Penelitian ini memiliki tujuan untuk menguji dan menganalisis faktor-faktor yang mempengaruhi penerapan SAK-EMKM. Adapun faktor-faktor yang digunakan adalah persepsi pelaku UMKM, sosialisasi SAK-EMKM, pelatihan SAK-EMKM dan kompetensi sumber daya manusia (SDM).

Desain/Metodologi/Pendekatan - Penelitian ini menggunakan metode kuantitatif, dan data yang diperoleh bersumber dari penyebaran kuesioner kepada para pelaku UMKM di Kota Pontianak. Data dalam penelitian ini diolah dengan bantuan Software IMB SPSS 25.

Temuan - Hasil penelitian menunjukkan hasil nilai Adjusted R Square sebesar 0,883, hal ini berarti bahwa penerapan SAK-EMKM mampu dijelaskan oleh persepsi UMKM, sosialisasi SAK-EMKM, pelatihan SAK-EMKM dan kompetensi sumber daya manusia (SDM) sebesar 88,3%. Pada uji pengaruh diketahui bahwa persepsi UMKM, sosialisasi SAK-EMKM dan kompetensi SDM berpengaruh positif dan signifikan pada penerapan SAK-EMKM pada pelaku UMKM, sedangkan pelatihan SAK-EMKM tidak berpengaruh pada penerapan SAK-EMKM. Penelitian ini merekomendasikan kepada Pelaku UMKM untuk dapat melakukan pencatatan laporan keuangan sesuai dengan SAK-EMKM.

Keterbatasan/Implikasi Penelitian – Penelitian ini memiliki keterbatasan pada scope wilayah penelitian.

Keywords: Penerapan SAK-EMKM, Pelaku UMKM, dan Persepsi UMKM

Abstract

Purpose - This study aims to test and analyze the factors that influence the application of SAK-EMKM. The factors used are the perceptions of MSME actors, SAK-EMKM socialization, SAK-EMKM training and human resource (HR) competencies.

Design/methodology/approach - This research uses quantitative methods, and the data obtained comes from distributing questionnaires to MSME actors in Pontianak City. Data in this research was processed with the assistance of software *IMB SPSS 25*.

Findings - The results showed the results of the Adjusted R Square value of 0.883, this means that the application of SAK-EMKM can be explained by MSME perceptions, SAK-EMKM socialization, SAK-EMKM training and Human Resource Competencies (HR) by 88.3%. In the influence test, it is known that MSME perceptions, SAK-EMKM socialization and HR competencies have a positive and significant effect on the application of SAK-EMKM in MSME actors, while SAK-EMKM training has no effect on the application of SAK-EMKM. This study recommends that MSME actors be able to record financial statements in accordance with SAK-EMKM.

Research limitations/implications – This research has limitations on the scope of the research area.

Keywords: Implementation of SAK-EMKM, MSME Actors, and MSME Perceptions

Introduction

The economic growth of a country can be influenced by various fields, one of which is the establishment of Micro, Small, and Medium Enterprises (MSMEs). MSMEs have an important role in increasing economic growth in a country, including Indonesia. MSMEs are businesses that are mostly established by people from the lower middle class. Most of the management of MSMEs is currently managed by individuals or small groups. The development of MSMEs in Indonesia is one of the priority ways for national economic development. The existence of MSMEs today cannot be underestimated, development in Indonesia is currently largely influenced by the existence of MSMEs (Hidayatulloh & Maulana, 2021). This is evidenced by the large contribution of MSMEs to the Gross Domestic Product (GDP) of 61.41%.

Article 35 of PP No. 7/2021 categorizes MSMEs based on the criteria of business capital or annual sales results. The capital criteria referred to are the capital used for the establishment or registration of business activities. Micro Enterprises have a maximum business capital of IDR 1 billion, excluding the land and building of the business premises. The annual sales revenue of Micro Enterprises is at most IDR 2 billion. Small Enterprises have a business capital of more than IDR 1 billion up to IDR 5 billion, excluding land and buildings of business premises. The annual sales revenue of Small Enterprises is more than IDR 2 billion up to a maximum of IDR 15 billion. Medium-sized Enterprises have a business capital of more than Rp 5 billion up to Rp10 billion, excluding land and buildings of business premises. The annual sales revenue of Medium Enterprises is more than IDR 15 billion up to a maximum of IDR 50 billion.

The current yearly growth of MSMEs in Pontianak City shows extraordinary development. This development is expected to provide a positive and critical commitment to overcome monetary and

critical issues to overcome domestic monetary and social problems (Rahmadani et al., 2022). The growth of MSMEs in Pontianak City can be seen in the following figure:



Figure 1
MSMEs in Pontianak City's Growth Chart

Figure 1 illustrates how quickly MSMEs have expanded in Pontianak City over the past five years. In Pontianak City, there were 8,011 MSMEs in 2017; by 2018, that number had increased by 7% to 8,584. There were 28,706 MSMEs in 2019, an increase of 234% over 2018. 30,506 MSMEs operated in 2020, an increase of 6% over 2019. Pontianak City has 39,868 MSMEs in 2021, a 31% increase from 2020. Pontianak City may be able to boost its economic growth by taking advantage of this MSME boom. If MSMEs are the primary productive and competitive actors in the economy, then the foundations of the economy will be robust (Insani & Alkadri, 2019).

The growth of MSMEs is very important because, first, the performance of MSMEs tends to be better in producing productive labor, second, as part of the dynamics, MSMEs often achieve productivity improvements through investment and technological changes, and third, MSMEs have advantages in flexibility

compared to large companies (Winarso & Kustinah, 2022). MSMEs will find it easier to innovate in carrying out their business activities with the flexibility they have. However, for business development, considerable funds are needed (Suastini et al., 2018). Currently, most MSMEs run their businesses using their capital and do not separate personal and company money.

The majority of MSME actors continue to struggle with various aspects of money management (Susilowati et al., 2021). Furthermore, product marketing, technology, human resource quality, and financial management are additional issues that MSMEs frequently deal with (Setyaningrum, 2019). MSMEs only maintain financial records for their benefit, which leads to this issue (Sasongko et al., 2019). It is challenging for MSMEs to obtain funding from banks and other financial institutions when financial records are meant for personal benefit (Rusnindita & Hidayat, 2022). Financing the ongoing operations of

MSMEs requires effective financial management.

MSMEs can obtain funding through the capital program offered by the Indonesian government through banks. Loans that can be used as supplementary capital are one way that banks support MSMEs (Anna et al., 2020). The People's Business Credit is one of the financing sources offered by banks (KUR). MSMEs must submit financial reports as a means of providing transparency on their business operations to be eligible for this funding. MSMEs continue to have poor levels of financial literacy, which results in a limited use of banking and non-banking service items (Nani & Marhaeni, 2022). Financial information can also be used by banks to interpret the ability of MSMEs to manage funds, and predict the risk of business failure due to the inability to manage funds (Febriyanti & Wardhani, 2018).

On December 8, 2016, the Financial Accounting Standards for Micro, Small, and Medium Enterprises (SAK EMKM) were released by the Indonesian government via the Financial Accounting Standards Board (DSAK) in response to these requirements. Compared to SAK ETAP, SAK EMKM is a less complex financial accounting standard since it governs EMKM transactions. It is envisaged that MSMEs will be able to meet the prerequisites for credit applications, including submitting financial reports if they have a sufficient understanding of SAK EMKM (Bustari & Desmiwerita, 2019). However, MSMEs continue to have trouble comprehending SAK EMKM as of right now.

A lot of MSME participants have had trouble accurately compiling financial reports (Maharani, 2019). Compiling these financial reports requires certain abilities that MSME human resources must possess (Gumelar et al., 2022). Several elements, such as MSME actors' attitudes, SAK EMKM socialization, financial statement preparation training, and human resource (HR) competency, might impact their

capacity to generate financial reports. The impact of these variables on the implementation of SAK-EMKM in the financial statements of MSMEs in Pontianak City will be tested and examined in this study.

Literature Review and Hypothesis

Definition of Micro, Small and Medium Enterprises (MSMEs)

Based on Law Number 20 of 2008 concerning Micro, Small, and Medium Enterprises (MSMEs), the criteria for MSMEs can be divided based on the number of assets and turnover, as follows: Micro Business Criteria, namely having a net worth of at most IDR 50,000,000.00 (fifty million rupiah) excluding land and buildings of the place of business, or having annual sales proceeds of at most IDR 300,000,000.00 (three hundred million rupiah). The criteria for a Small Business are: having a net worth of more than Rp 50,000,000.00 (fifty million rupiah) up to a maximum of Rp 500,000,000.00 (five hundred million rupiah) excluding land and building of the business premises; or having annual sales proceeds of more than Rp 300,000,000.00 (three hundred million rupiah) up to a maximum of Rp 2,500,000,000.00 (two billion five hundred million rupiah).

The requirements for Medium Enterprises are as follows: they must have annual sales of more than Rp 2,500,000,000.00 (two billion five hundred million rupiahs) up to a maximum of Rp 50,000,000,000.00 (fifty billion rupiahs) or a net worth of more than Rp 500,000,000.00 (five hundred million rupiah) up to a maximum of Rp 10,000,000,000.00 (ten billion rupiah), excluding land and buildings of the place of business. The globe has acknowledged that MSMEs contribute to social welfare as well as economic development (Rahmawati et al., 2015).

Accounting Standards for Micro, Small and Medium Enterprises

To satisfy the financial reporting requirements of micro, small, and medium-sized enterprises, SAK EMKM was developed. A reference for defining and supplying a quantitative range of EMKM is Law No. 20 of 2008 about Micro, Small, and Medium Enterprises. The financial statements include information about the financial condition and performance. The financial statements issued for MSME actors differ slightly from those of other businesses, according to SAK EMKM. The three components of the financial statements created by business actors using PSAK EMKM are as follows: Financial Position Statement. The entity's symbol, liabilities, and equity after the reporting period are shown in the statement of financial status.

The entity's statement of financial position may include the following accounts: a) cash and cash equivalents; b) receivables; c) inventories; d) fixed assets; e) trade payables; f) bank payables; g) equity. Profit and Loss Statement. The income statement is a report of the entity's financial performance for a period.

Effect of Perceptions of MSME Actors on the Application of SAK-EMKM

The vision, or how someone perceives things, can be understood as perception (Kusuma & Lutfiany, 2019). Organizing and interpreting stimuli for the senses, perception is an integrated response inside the person. People will therefore associate with the stimulus when sensing, and with the item when perceiving. Perception helps one become aware of their condition as well as the conditions around them (Ramadhan et al., 2017).

Perception aims to give meaning to these things through the five senses based on what is obtained from the environment. A person's perception and judgment of something will be significantly influenced by the assumptions we make about it. Each person can choose various clues that

influence their perception of objects, people, and symbols. Perception is how a person sees, describes, or interprets an object, event, or person. The perception of MSME actors is a person's learning process through prejudice from information from both hearing and vision.

H₁: Perceptions of MSME actors influence the application of SAK-EMKM

Socialization's Impact On SAK Application-EMKM

Three key ideas are contained in the concept of socialization: first, it is a process of learning, whereby an individual adopts the customs or way of life of his community (Badria & Diana, 2018). Through the process of socialization, people discover the extent of behavioral conformance in the community in which they reside as well as patterns of attitudes, habits, and ideas. Every quality and ability he acquires during the socialization process is organized and formed into a cohesive whole within him.

H₂: Socialization affects the application of SAK-EMKM

Training Affects The Application of SAK-EMKM

The idea that training can enhance the application of SAK-EMKM in MSMEs is supported by several research findings about the impact of training on SAK-EMKM application. Research findings, however, clearly contradict this theory and show that training has no appreciable impact on the use of SAK-EMKM in MSMEs. To further understand the impact of training on the use of SAK-EMKM in MSMEs, more research must be done.

H₃: The effect of training on the application of SAK-EMKM

Human Resource Competencies (HR) And How They Affect The SAK-EMKM Application

The capacity to carry out or perform a task that is based on skills and knowledge and

supported by a work attitude that is supported by the work attitude required by the job is known as human resource competency, according to Wibobo (2017). Competence refers to each person's ability to perform inside the business, encompassing their knowledge and abilities in line with established benchmarks related to the workplace.

Every human resource procedure requires competence. This is to enable every employee to perform their jobs effectively and efficiently. Workers with inadequate understanding will encounter challenges in multiple aspects leading to a wastage of resources, including time, materials, and energy. MSMEs need to be capable of practicing sound financial management in compliance with established guidelines. Good human resources are required to make this a reality (Suindari & Juniariani, 2020).

H4: The effect of human resource competencies on SAK-EMKM

Research Method

Quantitative research includes this kind of study. The survey method is the quantitative strategy that is employed. The survey approach was chosen because it allows for data analysis and interpretation in addition to data processing and gathering (Ghozali, 2016).

The population of this research is all MSMEs in Pontianak City. The number of MSMEs in Pontianak City is currently 30,506. The sampling technique used in this study was Random Sampling.

This research data analysis technique uses Multiple Regression analysis. Data analysis techniques to answer research questions and test previously formulated hypotheses are carried out with a structural model. The analysis tool in this study used SPSS version 26.

In light of the above-mentioned theory, the study's framework in this study is organized as follows:

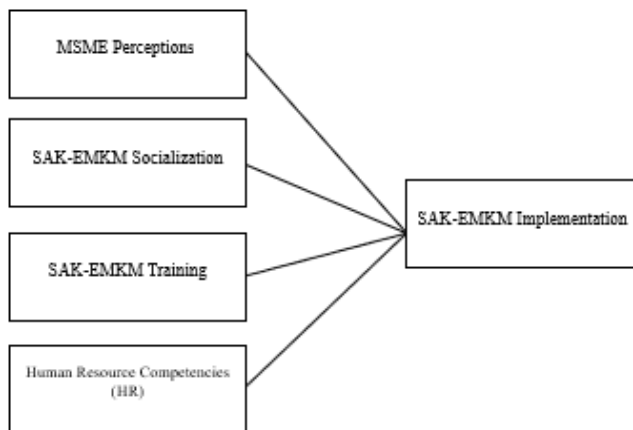


Figure 2
Research Model

Results and Discussion

Overview of the Research Object

This research was conducted on Micro, Small and Medium Enterprises in Pontianak

City. The object of this research is MSMEs that run their businesses in the Pontianak City area. The questionnaire was distributed directly to MSME owners and sent a google form link. The questionnaires distributed to respondents were 150 questionnaires.

Overview of Respondents

The MSME owners in Pontianak City were given questionnaires to complete in order to collect the data for this study. The information gathered by giving out surveys to respondents led to the following findings, specifically:

Table 1
Overview Respondents

Description	Amount	Percentage (%)
Type of Business		
Micro	30	23,44%
Small	50	39,06%
Medium	48	37,5%
Amount	128	100%
Gender		
Male	70	54,69%
Female	58	45,31%
Age		
15 – 20	5	3,91%
21 – 25	20	15,62%
26 – 30	35	27,34%
31 – 35	40	31,25%
36 – 40	28	21,88%

Source: Data Processed, 2023

Data Analysis

Data analysis was carried out on 128 respondents who met the criteria for data processing. The average of the responses provided by the respondents to the following variables perception of MSME actors (X1), socialization (X2), training (X3), human resource (HR) competency (X4), and application of SAK-EMKM (Y) represents the processed data. The authors will distribute the surveys, verify their validity and reliability, and then do multiple regression analyses.

Data Reliability Test

The reliability test is used to determine the consistency of the measuring instrument in its use or in other words, the measuring instrument has consistent results when used many times at different times. The reliability

test results are displayed in table 2 below and include the following information:

Table 2
Reliability Test Result

No	Variabel	Cronbach Alpha	Description
1	Perception of MSME	0,685	Reliable
2	Socialization	0,677	Reliable
3	Training	0,784	Reliable
4	Human Resource Competence	0,692	Reliable
5	Application SAK-EMKM	0,670	Reliable

Source: Data Processed, 2023

Based on table 1, it is known that all variables have a Cronbach Alpha (a) value > 0.60, which means that all variables are reliable with an acceptable decision. Based on the data and statements above, it can be concluded that each item in this research variable is reliable.

Classic Assumption Test

This normality test is based on the fact that the skewness and kurtosis values of a normal distribution are equal to zero. The results of the normality test with the Jarque-Bera test are as follows:

Table 3
Normality Tests

	N	Skewness	
		Statistic	Std. Error
Unstandardized Residual	128	-0,057	0,214
Valid N	128		
	N	Kurtosis	
		Statistic	Std. Error
Unstandardized Residual	128	-1,047	0,425
Valid N	128		

Source: Data Processed, 2023

The normality test calculation formula is as follows:

$$JB = n \left[\frac{\text{skewness}^2}{6} + \frac{(\text{kurtosis}-3)^2}{24} \right]$$

Then the calculation results show the calculated Chi Square result of 87.424. The Chi Square value with df 2 at the 5% significance level is 155.405. So it shows that the JB value < Chi Square or 87.424 < 155.405 which indicates that the data is normally distributed.

Heteroscedasticity Test

Heteroscedasticity testing in this study uses the Rank Spearman method. The test results are as follows:

Table 4
Heteroscedasticity Tests

Variabel	Correlation Coefficient	Sig. (2-tailed)
Perception	0,107	0,231
Socialization	0,052	0,562
HR Competency	0,052	0,561
Training	0,127	0,154

Source: Data Processed, 2023

It is known from the test results in table 4 that the significant value between the variables is greater than 0.05, so it is possible to conclude that the aforementioned data does not exhibit any symptoms of heteroscedasticity.

Multicollinearity Test

To determine the correlation between independent variables (independent), this study looks at the VIF value of each independent variable. The multicollinearity test results are shown in the following table:

Table 5
Multicollinearity Test

Variabel	Tolerance	VIF
Perception	0,480	2,084
Socialization	0,358	2,794
HR Competency	0,546	1,445
Training	0,546	1,833

Source: Data Processed, 2023

Based on the results of the multicollinearity test in table 5, it can be seen that the VIF on the independent variable has a tolerance

value below 1.000 while the VIF value is below 10, based on these results it can be concluded that each variable in this study does not have multicollinearity symptoms and is suitable for research.

Hypothesis Testing

Hypothesis tests in this study include: coefficient of determination test, simultaneous parameter significance test and partial significance test.

Determination Coefficient

The amount of working capital, business unit income, and member savings that have an impact on the amount of residual income from operations—shown by the Adjusted R Square value—is ascertained through the coefficient of determination analysis. The outcome of the SPSS 25 test for the coefficient of determination is as follows:

Table 6
Determination Coefficient

R	R Square	Adjusted R Square	Std. Error of the Estimate
0,941	0,886	0,883	0,999

Source: Data Processed, 2023

Table 6's Adjusted R Square value of 0.883 indicates the coefficient of determination, meaning that 88.3% of the explanation for the use of SAK-EMKM can be attributed to MSME attitudes, SAK-EMKM socialization, SAK-EMKM training, and human resource competencies (HR). The remaining 100% - 88.3% = 11.7% can be accounted for by other factors not included in this analysis.

Anova Test Results

The F Statistical Test tests the null hypothesis that the empirical data fits or fits the model. If the model fits, then the model can be used to predict the value of the observations. The following are the results of the model fitting output for the F Statistical Test:

Table 7
Anova Test

F-count	F-table	Sig.	Testing Criteria
239,262	2,680	0,000	P < 0,05

Source: Data Processed, 2023

The Anova test results in table 7 obtained a calculated F value of 236.262 The calculated F value is greater than the F table value of 2.680, it can be concluded that the model formed is suitable for use in this study.

Partial Test Results

The t test is used to prove the hypothesis and to determine whether the independent variable affects the dependent variable. The test results of the t statistical test are presented in the following table:

Table 8
Partial Test

Variabel	B	Sig. (2-tailed)
Constanta	5,399	0,000
Perception	0,400	0,000
Socialization	0,199	0,000
HR Competency	0,342	0,000
Training	0,029	1,115

Source: Data Processed, 2023

The partial test findings show that training has little effect on the use of SAK-EMKM, while perception, socialization, and human resources all have an impact.

Based on the description above, it can be concluded that the variables of MSME perceptions, MSME socialization and HR competencies have an effect on the application of SAK-EMKM and the SAK-EMKM training variable has no effect on the application of SAK-EMKM. The following is the regression equation and the conclusion of the hypothesis test results:

$$\text{Implementation of SAK-EMKM} = 5.399 + 0.400X1 + 0.199 X2 + 0.342 X3 + 0.029X4 + e.$$

Discussion

Analysis of the Effect of MSME Perceptions on the Implementation of SAK-EMKM

The results in the t test show that the MSME perception variable has an effect on the application of SAK-EMKM in MSMEs in Pontianak City. The result of the UMKM perception regression coefficient value is 0.400 and the calculated t value is 14.426 (t count > t table) with a significance value of 0.000 < 0.05. So it can be said that the first hypothesis is accepted. This means that MSME owners perceive that the application of SAK-EMKM is very good for their business development.

The awareness of MSME actors of the importance of financial reports for business continuity provides a positive perception of SAK-EMKM. Business continuity can increase MSMEs' awareness of the importance of implementing accounting standards in their business. If MSMEs perceive SAK-EMKM as a useful tool for managing finances and reporting to stakeholders, they are more likely to apply it consistently.

Analysis of the Effect of SAK-EMKM Socialization on the Application of SAK-EMKM

The socialization of SAK-EMKM has a regression coefficient value of 0.199 and a t value of 3.584 (t count > t table) with a significance value of 0.000 < 0.05. So it can be concluded that the second hypothesis is accepted. These results indicate that the socialization of SAK-EMKM is very necessary for MSME owners to know the benefits of implementing SAK-EMKM.

Socialization aims to help EMKM understand the principles and rules contained in SAK-EMKM (Lopung & Rulindo, 2023). This includes the introduction of basic accounting concepts, measurement of assets and liabilities, recording of transactions, preparation of financial statements, and so on. SAK-

EMKM is specifically designed to meet the needs of entities with smaller business scale. Socialization should explain the objective of SAK-EMKM, which is to simplify the accounting and financial reporting process so that it is more in line with the characteristics and needs of EMKM.

Analysis of the Influence of Human Resources (HR) Competencies on the Application of SAK-EMKM

The results of this study indicate that SAK-EMKM training has an effect on the application of SAK-EMKM. HR competence has a regression coefficient value of 0.342 and a t value of 8.816 ($t_{count} > t_{table}$) with a significance value of $0.000 < 0.05$. So it can be concluded that the fourth hypothesis is accepted. These results indicate that the HR competence of MSME owners is needed to be able to implement SAK-EMKM.

Human resources who are competent in accounting will have a better understanding of SAK-EMKM. They will know how to apply this standard correctly, including the introduction and use of appropriate accounting principles. Competent human resources will be able to produce financial statements in accordance with SAK-EMKM. They will understand the rules and guidelines contained in SAK-EMKM, and be able to produce accurate and relevant financial statements.

Analysis of the Effect of SAK-EMKM Training on the Application of SAK-EMKM

Although SAK-EMKM training can theoretically help in improving the understanding and application of these accounting standards, in some cases, training may not have a significant effect on the application of SAK-EMKM. Some of the reasons why SAK-EMKM training may have no effect or minimal effect are first, mismatch with needs: The training organized may not meet the specific needs of the entities or individuals receiving it.

Training that is less relevant or too general may not encourage proper implementation of SAK-EMKM.

Second lack of in-depth understanding of MSME owners. SAK-EMKM training may provide basic understanding, but not in-depth enough to address complex issues or situations. In some cases, entities may face problems that cannot be solved with the basic knowledge provided by the training.

To ensure a positive effect of SAK-EMKM training on the implementation of the standard, there needs to be careful planning, strong will, continuous assessment, and adjustment if needed. Also, it is important to ensure that the training is linked to the specific context and needs of MSMEs to achieve the desired results.

Conclusion And Recommendation

Based on the results of testing and discussion conducted, it can be concluded that the socialization of SAK-EMKM is needed for MSME actors. This is aimed at the test results that the socialization of SAK-EMKM has a positive effect on the application of SAK-EMKM. SAK-EMKM training has no effect on the application of SAK-EMKM. Although SAK-EMKM training can theoretically assist in improving the understanding and application of these accounting standards, in some cases, training may not have a significant effect on the application of SAK-EMKM. The HR Competency variable has a positive effect on the application of SAK-EMKM. This proves that the knowledge or competence of business actors greatly influences the implementation of SAK-EMKM. Business actors who assume the need for financial reports will prepare financial reports in accordance with SAK-EMKM.

Suggestions

The suggestion in this study is that there is a need for socialization of SAK-EMKM to MSME actors so that they understand the guidelines for preparing these financial

statements. There needs to be assistance in preparing financial reports that will be made by MSME actors, so that they do not have to preparing financial reports.

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